



Coronavirus-COVID-19

Update 3-19-20

Presented by: Janee Cantu
Integrated Claims Management, Inc.

DISCLAIMER

Information is rapidly changing and new developments are emerging daily regarding the coronavirus. **This presentation is up to date as of 3/18/20.**

This information is correct to the best of my knowledge and is applicable today, but may change at a later date.

All the information in this presentation is gathered from government sources. Please check government websites for the latest changes.

A list of links and resources is provided at the end of the presentation.

Everyone who registered for today's class, even if you don't attend, will receive a copy of the slide deck.

Where can I get updated information from ICM?

ICM has created a web page dedicated to the coronavirus. On this page you can register for any upcoming webinars, watch replays of any past coronavirus webinars and download the deck slides including any of the documents referenced.

icmoly.com and www.icmoly.com/coronavirus/



How can I participate in future webinars?

icmoly.com and www.icmoly.com/coronavirus/



Be sure to register for our next Coronavirus webinar!

Title	Date	Start Time	Duration	Register
Coronavirus (COVID-19) Update - New Employee Benefits 	3/19/2020	10:00am PDT	1 hour	Register →

Webinar 1 – Coronavirus and Other Communicable Diseases in the Workplace

Coronavirus (COVID-19) is spreading, but what does that mean for the workplace?



In this webinar we discussed L&I's protocol for handling exposure cases and the




Coronavirus In The Workplace

Presented: 3/13/20

- What is COVID-19
- Prevention & Exposure
- Planning a business Infectious Disease Outbreak Response Plan
- L&I Coverage with an exposure
- Employee & Employer Resources
- What is the correct benefit for employees that can't work or have been exposed
- Guidelines for WA Paid Sick Leave and COVID-19



CoronaVIRUS
and Other Communicable Diseases
In The Workplace



Presented by: Jane Cantu,
Integrated Claims Management, Inc.
March 13, 2020

To watch the replay, go to our website at:
icmoly.com or www.icmoly.com/coronavirus/

Helping You to Prepare



Infectious Disease Preparedness Recommendations

Develop an Infectious Disease Preparedness and Response Plan [\(How to\)](#)

- 1. Develop an infectious disease preparedness and response plan that can help guide protective actions against COVID-19.
- 2. Stay abreast of guidance from federal, state, local, tribal, and/or territorial health agencies, and consider how to incorporate those recommendations and resources into workplace-specific plans.
- 3. Plans should consider and address the level(s) of risk associated with various worksites and job tasks workers perform at those sites
 - a. Where, how, and to what sources of SARS-CoV-2 might workers be exposed, including:
 - 1. The general public, customers, and coworkers
 - 2. Sick individuals or those at particularly high risk of infection (e.g., international travelers who have visited locations with widespread sustained (ongoing) COVID-19 transmission, healthcare workers who have had unprotected exposures to people known to have, or suspected of having, COVID-19).
 - b. Non-occupational risk factors at home and in community settings.
 - c. Workers' individual risk factors (e.g., older age; presence of chronic medical conditions, including immunocompromising conditions; pregnancy).
 - d. Controls necessary to address those risks.
- 4. Follow federal and state, local, tribal, and/or territorial (SLTT) recommendations regarding development of contingency plans for situations that may arise as a result of outbreaks, such as:
 - a. Increased rates of worker absenteeism
 - b. The need for social distancing, staggered work shifts, downsizing operations, delivering services remotely, and other exposure-reducing measures
 - c. Options for conducting essential operations with a reduced workforce, including cross-training workers across different jobs in order to continue operations or deliver surge services.
 - d. Interrupted supply chains or delayed deliveries.

Prepare to Implement Basic Infection Prevention Measures [\(Employers\)](#)

- 1. All employers should implement good hygiene and infection control practices, including:
 - a. Promote frequent and thorough hand washing, including by providing workers, customers, and worksite visitors with a place to wash their hands. If soap and running water are not immediately available, provide alcohol-based hand rubs containing at least 60% alcohol.

Developing Response Plans Basic Planning Considerations for COVID-19

Use this tool with CDC and Local Health Department Guidance

Important Information!

- These are just recommendations based on the guidance of CDC and Washington State Health Department.

INSTRUCTIONS:

- Before you use this guideline:

- Stay abreast of guidance from federal, state, local, tribal, and/or territorial health agencies, and consider how to incorporate those recommendations and resources into workplace-specific plans.
- Consider and ensure to address the level of risk associated with various worksites and job tasks workers perform at those sites.

Follow all these steps to plan for and reduce the risk of a COVID-19 infection.

Step 1. Identify Risk Associated with various worksites and job tasks performed:

- Where, how, and to what sources of SARS-CoV-2 might workers be exposed, including: The general public, customers, and coworkers; and (Sick individuals or those at particularly high risk of infection (e.g., international travelers who have visited locations with widespread sustained (ongoing) COVID-19 transmission, healthcare workers who have had unprotected exposures to people known to have, or suspected of having, COVID-19).
- Non-occupational risk factors at home and in community settings.
- Workers' individual risk factors (e.g., older age; presence of chronic medical conditions, including immunocompromising conditions; pregnancy).
- Controls necessary to address those risks.
- Employers with more than one business location are encouraged to provide local managers with the authority to take appropriate actions outlined in their business infectious disease outbreak response plan based on the condition in each locality.

1. _____ will complete an assessment of all employees to identify risk of employees.

ONE WEEK LATER

As of 3/18/20

Social Distancing Summary

NOT ALLOWED

- Gatherings of 50+ Attendees
- Youth Sports (games and practices)
- Leisure / Hobby / Social Clubs
- Concerts
- Exhibitions
- Festivals
- Movie Theaters
- Theaters
- Barbers
- Tattoo Parlors
- Other similar civic, community, leisure, recreational activities
- Youth Clubs
- Senior Centers
- Trade Shows
- Sporting Events
- Weddings / Funerals
- Gyms / Fitness Centers
- Art Galleries
- Nail Salons
- Conventions
- Fundraisers
- Parades
- Bowling Alleys
- Museums
- Hair Salons
- Non-Tribal Card Rooms

FOOD & BEVERAGE with ON-SITE CONSUMPTION [Take-out / Delivery / Drive-through still allowed]

- Restaurants
- Coffee Shops
- Breweries / Distilleries
- College / Higher Education Dining Halls
- Airport Restaurants & Bars (grab-&-go allowed)
- Food Courts
- Doughnut Shops
- Wine / Beer Tasting Venues
- Bars / Taverns
- Ice Cream Parlors

ALLOWED

• Gatherings of Less Than 50 Attendees

(As long as the entity designates an employee or officer who sets and implements social distancing and sanitation measures established by the United States Centers for Disease Control and Prevention or the Washington State Department of Health guidelines.)

• Banks & Financial Institutions

- Grocery Stores
- Gas Stations
- Libraries
- RV Sites / Campgrounds / Rental Cabins / State Parks
- Massage / Physical Therapy / Acupuncture
- Pharmacies
- Hotels / Motels
- Golf Courses
- Convenience Stores
- Pet Stores
- Hiking Trails

On-site food service is still permitted for:

- Child Care and Day Care
- K-12 School-based Food Programs

ALL OTHER RETAIL STORES AND BIG BOX STORES must designate an employee / officer to be responsible for establishing and implementing a social distancing plan.

ONE WEEK LATER

As of 3/18/20

- Ban on public gatherings with 50 people or more
- Avoid social gatherings of more than 10 people
- All public and private K-12 schools closed until April 24th 2020
- All restaurants, bars, taverns, coffee shops, clubs, recreational facilities close to public. Restaurants still able to do delivery, drive-thru, and carry out.
- All cruise lines closed for the next 30 days (early April)
- Canada closed to non-essential traffic
- Maintain social distancing – keep 6 feet between you and others whenever possible
- Medicare patients can now visit any doctor by phone or video conference at no additional cost
- Small Business Administration can provide disaster loan assistance to Washington state
- 30 day statewide moratorium on evictions

HR 6201 – Families First

Passed Senate on 3/18/20 and awaiting signing by the President

Effective date: 15
days after signature

Emergency Paid Sick Leave Act

- This requires employers with more than 50 or more employees to provide employees with two weeks of paid sick leave, paid at the employee's regular rate, to quarantine, seek diagnosis, or seek preventative care for coronavirus.
- If an employee needs to care for a family member for the above reason or to care for a child whose school has closed, the sick leave will be paid at 2/3 (66%) of the employee's regular rate.

Amendment to the Family Medical Leave Act of 1993

- Eligible employees are those that have been employed for at least 30 calendar days by the employer.
- With respect to leave, there must be a "qualifying need related to a public health emergency" – means the employee must be unable to work (or telework).
- Allow employees of companies with 50 more employees, with the right to take up to 12 weeks of job protected leave to be used for the following reasons:
 - To adhere to requirement or recommendation to quarantine due to an exposure or symptoms of COVID-19
 - To care for an at-risk family member who is adhering to quarantine or symptoms of coronavirus
 - To care for a child of an employee if the child's school has been closed
- After 10 days of unpaid leave or leave covered by sick leave or PTO, the employer must continue to pay benefits that is no less than 2/3 (66%) of the employee's usual pay. In no event, should the paid leave exceed \$200/day or \$10,000.

HR 6201 – Families First

Passed Senate on 3/18/20 and awaiting signing by the President

Employer Payroll Tax Credit for Required Paid Sick Leave

- Refundable tax credit equal to 100% of qualified paid sick leave wages paid by the an employer for each calendar quarter.
- The tax credit is allowed against the tax imposed by section 3111(a) – the employer portion of Social Security Tax.
- The section makes a distinction between qualified sick leave wages paid with respect to employees who must self isolate, obtain a diagnosis, or comply with self-isolation recommendation with respect to coronavirus. For amounts paid to these employees, the amount of qualified sick leave wages taken into account is capped at \$511/day.
- For amounts paid to employees caring for a family member or for a child that has school closure, the amount of qualified sick leave wages taken into account for each employee is capped at \$200/day.
- The aggregate number of days taken into account per employee may not exceed the excess of 10 over the aggregate number of days taken into account for all preceding calendar quarters.

HR 6201 – Families First

Passed Senate on 3/18/20 and awaiting signing by the President

Employer Payroll Credit for Required Paid Family Leave

- Refundable tax credit equal to 100% of qualified family leave wages paid by the an employer for each calendar quarter.
- The tax credit is allowed against the tax imposed by section 3111(a) – the employer portion of Social Security Tax.
- The amount of qualified family leave wages taken into account for each employee is capped at \$200/day and \$10,000 for all calendar quarters. If the credit exceeds the employer's total liability, the excess credit is refundable to the employer.

HR 6201 – Families First

Passed Senate on 3/18/20 and awaiting signing by the President

Additional Funding for Programs

- ✓ Funding for WIC and Emergency Food Assistance Program
- ✓ Nutrition Assistance for US Territories
- ✓ Coverage for the cost of testing of COVID-19
- ✓ IRS tax credits for paid sick and Paid Family Medical Leave
- ✓ Funding for Senior Nutrition Program
- ✓ Reimbursement for testing of COVID-19 in the uninsured
- ✓ National School Lunch Program requirement waivers
- ✓ Unemployment Insurance funding for States
- ✓ Private health plans must provide coverage for testing at no cost to the consumer
- ✓ Medicare Part B to cover cost-sharing for provider visits
- ✓ TRICARE and coverage for Veterans or Federal Civilians have coverage for diagnostic testing without cost-sharing

The Emergency Family & Medical Leave Expansion Act is set to expire on 12/31/20

Unemployment Insurance Options

Updates as of 3/18/20

Temporary Layoff

Partial employment – Employees still work some hours

Employers who need to keep operating on a less than full time basis, can request a “Partial” status for their employees. Work search while on unemployment is waived if:

- Employees must have been hired to work full time
- They must return to at least 1 week of full time employment within a 4 month period
- Employees must work at least 16 hours a week

Standby – Employees do not work any hours

In the event an employer plans to rehire a laid off employee (or group of employees) ESD can approve the request to place workers on standby. This waives the employees requirement to search for work. To qualify for standby the worker must:

- Have been a full time employee
- Be returning to full time work, and
- Have a probable return to work date.

Standby cannot exceed a total of eight weeks on a claim. The four weeks are requested by the employee and the next four weeks are requested by the employer. Once a claim is filed, there is an option on the form the employer receives to indicate that the worker was placed on Standby.

Unemployment Insurance Options

Updates as of 3/18/20

Standby

1. Employers can call back employees to work anytime during the 8 weeks.
2. Make sure to obtain a current email or cell number to communicate with the employees. This can help to reduce the wait time for an employee to return to work.
3. If ICM represents you for unemployment, send us a list of those going to Standby, Partial unemployment or full unemployment.

"Date: [insert date]"

[person to be placed on stand-by]
[Address]
[City, State, Zip]

Dear [first name]:"

"I regret to inform you that due to [state reason for layoff: lack of work, financial hardship, etc], it is necessary for our company to temporarily reduce its staff.

You will be temporarily laid off effective [date], with a return to work date of [if date certain – must be within 8 weeks of lay off date] OR [if date is unknown, state return date as the date the law requires in you state as effective date]. [Employer Name] will agree to place you on "stand-by" through your return date.

If this date changes, you will be given 14 calendar days' notice of the new return to work date."

"You can read more about your rights under a temporary layoff here:

<https://esd.wa.gov/about-employees/temporary-layoff-standby-rules>

There are important benefit considerations associated with a temporary layoff. Please review the materials listed below and take action before deadlines:

[Insert benefits, deadlines, and contact information where applicable]."

"Sincerely,

[CEO or HR Mgr Signature]"

Unemployment Insurance

Updates as of 3/18/20

Unemployment Benefits

- ESD is offering employers Relief of Benefit charges for unemployment claims filed as a result of COVID-19
- Governor Inslee announced 3/18/20 that the one week waiting period to collect unemployment benefits for worker is now waived

Medical Insurance – During Standby/Temp Layoff

1. Check with your insurance carrier or broker for your specific insurance options.
2. If the event of Standby for employees, if you have the financial ability, you may be able to continue insurance coverage for the 8 weeks as long as all employees are treated fairly and there is no favoritism.
3. If the employer has more than 20 employees and insurance is not continued, the employer would need to offer COBRA. Employees would have 60 days to decide to take COBRA insurance.

State Agency Resources

[Business.wa.gov](https://business.wa.gov)

- Links to state agencies that are offering relief (filing deadlines, taxes, etc)

[Department of Revenue](#)

- Business relief during the COVID-19 pandemic

[Department of Labor & Industries](#)

- Employer Assistance Program

[City of Seattle](#)

- Small Business Stabilization Fund

Questions

Unemployment Claim Questions

Dee Millard, Paralegal & Unemployment Specialist

dee@icmoly.com | PH 360-786-1378

Safety Questions

safety@icmoly.com | PH 360-786-1378

L&I Claim or Exposure Questions

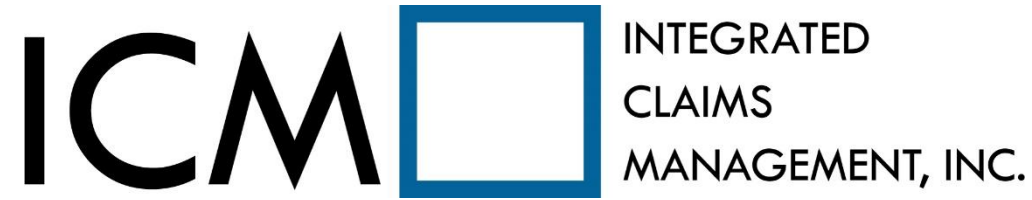
Call our Claims Team at 360-786-1378

Interested in Safety-on-Site visits or Unemployment Services?

Contact Josh Allison, Director of Customer Outreach

josh@icmoly.com | PH 253-209-5535





Thank you for attending
the webinar today!

Any questions or comments:

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